AMERICA'S FIRST FEDERAL CREDIT UNION
CROSS LINKED ACCOUNT AGREEMENT

Transferor Account No. _____ Name _____

IT IS AGREED THAT:

1. In this Agreement, the words "you" and "your" means each person who signs this Agreement. The words "we" "our" and "us" means America's First Federal Credit Union, its successors and assigns. The word "Account" means those accounts with us which may be accessed via Flash Talk and/or Easy Link. "Flash Talk" is an electronically automated system that may be accessed by telephonic device, through which when used in conjunction with a PIN, an ElectronicFunds Transfer may be completed. "Easy Link" is an electronically automated system that may be accessed on-line at the America's First Federal Credit Union home banking website allowing Electronic Funds Transfers to be completed.
2. By signing this Agreement, you understand and agree that funds may be transferred between you account (Transferor) and the account(s) listed below (Transferee) electronically by using Flash talk or Easy Link.
3. Any transfers initiated under the Flash Talk or Easy Link system are subject to the terms and conditions in your original account agreement and applicable federal and state law and/or regulation.
4. You further understand and agree that once funds are successfully transferred to the transferee account(s), your access to those funds will be dependent upon any ownership interest that you may have in the transferee account(s). If you are not listed as an account owner of the transferee account(s), you will not be allowed to make withdrawals on the amounts transferred to the transferee account(s).

Transferor Signature _____ Date _____ AFFCU Employee _____

Transferee Accounts

_____ _____
Account number

_____ _____
Account number

_____ _____
Account number